

FORM NOA (Notice of Assets and Deadline to File Proof of Claim)

NOTICE OF ASSETS AND DEADLINE TO FILE PROOF OF CLAIM	
U.S. Bankruptcy Court 402 East State Street Trenton, NJ 08608 Telephone number: 609-858-9333 Honorable Christine M. Gravelle, U.S. Bankruptcy Judge	
CASE NUMBER: 22-11708-CMG	DATE FILED:: 3/3/22
In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address): Varun Malik xxx-xx-2287	ADDRESS OF DEBTOR(S): 21 Maida Road Edison, NJ 08820
DEBTOR'S ATTORNEY: Bruce H Levitt Levitt & Slafkes, P.C. 515 Valley Street, Suite 140 Maplewood, NJ 07040 973-313-1200	TRUSTEE: Bunce Atkinson Bunce D. Atkinson, Chapter 7 Trustee 1011 Highway 71 Suite 200 Spring Lake, NJ 07762 732-449-0525

It appeared from the schedules when this case was filed that there were no assets from which dividends could be paid to creditors as indicated on the Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines.

It now appears that the payment of a dividend may be possible. Pursuant to Bankruptcy Rule 3002(c)(5), the last day for filing claims is fixed as:

4/3/24

Government Units are allowed 180 days from the date of order for relief, or the above date, whichever is later. 11 U.S.C. §502(b)(9)

Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above. The place to file the proof of claim is the office of the Clerk of the Bankruptcy Court.

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 410") can be obtained at the United States Courts Web site: (<http://www.uscourts.gov/forms/bankruptcy-forms>) or at any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <http://www.njb.uscourts.gov> under File An Electronic Claim. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the last day to file a proof of claim listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

IF A CLAIM WAS PREVIOUSLY SUBMITTED, IT IS NOT NECESSARY TO FILE ANOTHER ONE.

Dated: January 5, 2024

FOR THE COURT
Jeanne Naughton, Clerk

FORM NOA Rev. 5/2016

In re:
Varun Malik
Debtor

Case No. 22-11708-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 05, 2024

User: admin
Form ID: noa

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Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2024:

Recip ID	Recipient Name and Address
db	+ Varun Malik, 21 Maida Road, Edison, NJ 08820-2531
auc	+ Auction Advisors, 26 Park Street, Suite 2200, Monclair, NJ 07042-3434
acc	+ David Armstrong, CPA, Kotulak & Company, PC, 1035 U.S. 46 East, Suite B-107, Clifton, NJ 07013-2430
cr	+ FULTON BANK, N.A., DUANE MORRIS LLP, One Riverfront Plaza, 1037 Raymond Blvd., Suite 1800, Newark, NJ 07102-5423
auc	+ Oren Klein, Auction Advisors, 26 Park Street, Suite 2200, Montclair, NJ 07042-3434
app	+ Robert Gagliano, Gagliano & Company, 287 Rumson Road, Little Silver, NJ 07739-1657
cr	+ Village Gate at Edison Condominium Association, In, McGovern Legal Services LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
519868171	+ Brian W. Hofmeister, SubChapter V Trustee, Law Firm of Brian W. Hofmeister, LLC, 3131 Princeton Pike, Building 5, Suite 110, Lawrenceville, NJ 08648-2201
519541415	+ Central Jersey Cardiology, PC, P.O. Box 32, Wickatunk, NJ 07765-0032
519521888	DMI/HSBC Bank Usa, N.A, Credit Information Department, Lake Zurich, IL 60047
519541986	#+ Gautham Gorla and, Greeshma Rajakumara, 44 Denise Drive, Edison, NJ 08820-4602
519521893	Morris S. Bauer, Esq., Norris McLaughlin, P.A., 400 Crossing Boulevard, 8th Floor, P.O. Box 5933, Bridgewater, NJ 08807-5933
519541428	+ Riker Danzig Scherer Hyland & Perretti L, 1 Speedwell Avenue, Headquarters Plaza, Morristown, NJ 07960-6838
519541430	+ State of New Jersey, Department of Labor and Workforce Devel, P.O. Box 389, Trenton, NJ 08646-0001
519541432	+ Textile Decor USA, Inc., c/o Steven Mitnick, Esq., SM Law PC, P.O. Box 530, Oldwick, NJ 08858-0530
519541433	+ The Leviton Law Firm, One Pierce Place, Suite 725, Itasca, IL 60143-1234

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 05 2024 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 05 2024 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: BKCourtNotices@yourmortgageonline.com	Jan 05 2024 20:45:00	HSBC BANK USA, N.A., c/o HSBC Bank USA, N.A., 1 Corporate Drive Suite 360, Lake Zurich, IL 60047-8945
sp	Email/Text: mhall@foxrothschild.com	Jan 05 2024 20:44:00	Fox Rothschild, LLP, 49 Market Street, Morristown, NJ 07960
cr	+ Email/Text: rmcowell@slgcollect.com	Jan 05 2024 20:46:00	TD Bank, N.A., c/o Saldutti Law Group, 1040 N. Kings Hwy., Suite 100, Cherry Hill, NJ 08034-1925
519521884	+ EDI: BANKAMER	Jan 06 2024 01:25:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
519562181	EDI: BANKAMER	Jan 06 2024 01:25:00	Bank of America, N.A., PO Box 673033, Dallas,

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			TX 75267-3033
519521886	+ EDI: CITICORP	Jan 06 2024 01:25:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
519576529	Email/Text: BKCourtNotices@yourmortgageonline.com	Jan 05 2024 20:45:00	HSBC Bank USA, N.A., 1 CORPORATE DRIVE, SUITE 360, LAKE ZURICH, IL 60047-8945
519540781	+ EDI: DISCOVER	Jan 06 2024 01:25:00	Discover Bank, Discover Product Inc, PO BOX 3025, New Albany, OH 43054-3025
519521887	+ EDI: DISCOVER	Jan 06 2024 01:25:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519521889	+ Email/Text: bankruptcy@fult.com	Jan 05 2024 20:47:00	Fulton Bank, N.A., 117 West End Avenue, Somerville, NJ 08876-1828
519560196	+ Email/Text: bankruptcy@fult.com	Jan 05 2024 20:47:00	Fulton Bank, N.A., Attn: Loan Operations, 1695 State Street, East Petersburg, PA 17520-1328
519521890	+ EDI: HFC.COM	Jan 06 2024 01:25:00	HSBC Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013
519521891	+ EDI: HFC.COM	Jan 06 2024 01:25:00	HSBC Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013
519521892	EDI: IRS.COM	Jan 06 2024 01:25:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519541424	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 05 2024 20:45:00	JPMC c/o National Bankruptcy Services, L, P.O. Box 9013, Addison, TX 75001-9013
519521885	EDI: JPMORGANCHASE	Jan 06 2024 01:25:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
519538151	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 05 2024 20:45:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519580955	Email/Text: Bankruptcy.Notices@pnc.com	Jan 05 2024 20:45:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
519521894	Email/Text: Bankruptcy.Notices@pnc.com	Jan 05 2024 20:45:00	PNC Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
519541426	+ Email/Text: dnj@pbslaw.org	Jan 05 2024 20:46:00	Pluese, Becker & Saltzman, LLC, Attorneys at Law, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
519521895	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jan 05 2024 20:45:00	State of New Jersey, Division of Taxation, Compliance Activity, PO Box 245, Trenton, NJ 08695-0245
519521896	EDI: TDBANKNORTH.COM	Jan 06 2024 01:25:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street Po Box 1377, Lewiston, ME 04243
519545749	^ MEBN	Jan 05 2024 20:41:36	TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
519543233	+ Email/Text: rmcowell@slgcollect.com	Jan 05 2024 20:46:00	TD Bank, N.A., c/o Saldutti Law Group, 1040 N. Kings Highway, Suite 100, Cherry Hill, NJ 08034-1925
519541434	+ Email/Text: birminghamtops@sba.gov	Jan 05 2024 20:46:48	U.S. Small Business Administration, 801 Tom Martin Drive, Suite 120, Birmingham, AL 35211-6424
519552467	+ Email/Text: ndlrc.legal@sba.gov	Jan 05 2024 20:45:00	U.S. Small Business Administration, 200 W. Santa Ana Blvd., Ste 740, Santa Ana, CA 92701-7534

TOTAL: 28

BYPASSED RECIPIENTS

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519541414	*+	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
519541417	*+	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
519541419	*	DMI/HSBC Bank Usa, N.A., Credit Information Department, Lake Zurich, IL 60047
519541418	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519541420	*+	Fulton Bank, N.A., 117 West End Avenue, Somerville, NJ 08876-1828
519541421	*+	HSBC Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013
519541422	*+	HSBC Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013
519541423	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519541416	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
519541425	*	Morris S. Bauer, Esq., Norris McLaughlin, P.A., 400 Crossing Boulevard, 8th Floor, P.O. Box 5933, Bridgewater, NJ 08807-5933
519541427	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
519541429	*P++	STATE OF NEW JERSEY DIVISION OF TAXATION, ATTN BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08695-0245, address filed with court:, State of New Jersey, Division of Taxation, Compliance Activity, PO Box 245, Trenton, NJ 08695-0245
519541431	*P++	TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299, address filed with court:, TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street Po Box 1377, Lewiston, ME 04243

TOTAL: 0 Undeliverable, 13 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2024 at the address(es) listed below:

Name	Email Address
Andrew J. Kelly	on behalf of Trustee Bunce Atkinson akelly@kbtlaw.com wsheridan@kbtlaw.com;aleigh@kbtlaw.com
Brian W. Hofmeister	on behalf of Trustee Brian W. Hofmeister bwh@hofmeisterfirm.com J119@ecfbis.com
Bruce H Levitt	on behalf of Debtor Varun Malik blevitt@levittslafkes.com sslafkes@levittslafkes.com;lspcattorneys@gmail.com;hbr69524@notify.bestcase.com;lsbankruptcynotices@gmail.com
Bruce H Levitt	on behalf of Defendant Varun Malik blevitt@levittslafkes.com sslafkes@levittslafkes.com;lspcattorneys@gmail.com;hbr69524@notify.bestcase.com;lsbankruptcynotices@gmail.com
Bunce Atkinson	on behalf of Appraiser Robert Gagliano bunceatkinson@aol.com NJ09@ecfbis.com,maraujo@atkinsondebartolo.org,atkinson@remote7solutions.com
Bunce Atkinson	on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com NJ09@ecfbis.com,maraujo@atkinsondebartolo.org,atkinson@remote7solutions.com
Bunce Atkinson	bunceatkinson@aol.com NJ09@ecfbis.com,maraujo@atkinsondebartolo.org,atkinson@remote7solutions.com

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Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eamonn O'Hagan	on behalf of Creditor U.S. Small Business Administration eamonn.ohagan@usdoj.gov
Joseph M. Shapiro	on behalf of Plaintiff Varun Malik jshapiro@middlebrooksshapiro.com
Margaret Mcgee	on behalf of U.S. Trustee U.S. Trustee maggie.mcgee@usdoj.gov
Mark E. Hall	on behalf of Spec. Counsel Fox Rothschild LLP mhall@foxrothschild.com, cbrown@foxrothschild.com
Marlena S. Diaz-Cobo	on behalf of Creditor Village Gate at Edison Condominium Association Inc. collections@theassociationlawyers.com
Michael A. Artis	on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov
Morris S. Bauer	on behalf of Defendant Fulton Bank N.A. MSBauer@duanemorris.com, tjsantorelli@duanemorris.com
Morris S. Bauer	on behalf of Plaintiff FULTON BANK N.A. MSBauer@duanemorris.com, tjsantorelli@duanemorris.com
Morris S. Bauer	on behalf of Creditor FULTON BANK N.A. MSBauer@duanemorris.com, tjsantorelli@duanemorris.com
Paul S. Doherty, III	on behalf of Unknown Role Type Ravi Uppal pdoherty@hdrbb.com
Paul S. Doherty, III	on behalf of Unknown Role Type Glenwood Office Furniture II pdoherty@hdrbb.com
Paul S. Doherty, III	on behalf of Unknown Role Type Swati Bhatheja pdoherty@hdrbb.com
R. A. Lebron	on behalf of Creditor HSBC Bank USA N.A. bankruptcy@fskslaw.com
Rebecca K. McDowell	on behalf of Creditor TD Bank N.A. rmcdowell@slgcollect.com, anovoa@slgcollect.com
Robert P. Saltzman	on behalf of Creditor HSBC BANK USA N.A. dnj@pbslaw.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
United States Trustee	USTPRegion03.NE.ECF@usdoj.gov
William H Brosha	on behalf of Creditor Village Gate at Edison Condominium Association Inc. collections@theassociationlawyers.com

TOTAL: 26